

Debtor 1 CHRISTOPHER M. CARALYUS  
United States Bankruptcy Court for the: District of Southern New York  
Case Number: 13-37603-CGM-13

Form 4100N

**Notice of Final Cure Payment**  
**10/15**

According to Bankruptcy Rule 3002.1 (f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor has completed all payments under the plan.

**Part 1: Mortgage Information**

Name of Creditor: <u>BSI FINANCIAL SERVICES</u>	Court Claim No.: <u>007</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>4718</u>
Property Address: 204 Great Lawn CT, Brewster NY 10509	

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
(a) Allowed prepetition arrearage:	<u>\$21,225.89</u>
(b) Prepetition arrearage paid by the trustee:	<u>\$21,225.89</u>
(c) Amount of post-petition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1 (c):	<u>\$0.00</u>
(d) Amount of post –petition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1 (c) and paid by the trustee:	<u>\$0.00</u>
(e) Allowed post-petition arrearage:	<u>\$0.00</u>
(f) Post-petition arrearage paid by the trustee:	<u>\$0.00</u>
(g) <b>Total:</b> Add lines b, d, and f.	<u>\$21,225.89</u>

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**Part 3: Post-petition Mortgage payment**

*Check one:*

- ☐ Mortgage is paid through the trustee.  
Current monthly mortgage payment \$ \_\_\_\_\_  
The next post-petition payment is due on: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MM DD YYYY
- ☒ Mortgage is paid directly by the debtor.

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor, their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor has paid in full the amount required to cure the default and stating whether the debtor has (i) paid all outstanding post-petition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, is current on all post-petition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor and the creditor.

X /s/ Krista M. Preuss Date 2/4/2019  
Krista M. Preuss JF

Address Chapter 13 Standing Trustee  
399 Knollwood Road, Suite 102  
White Plains, NY 10603

Contact Phone (914) 328-6333 Email info@ch13kp.com

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CERTIFICATE OF SERVICE

The undersigned certifies that on February 4, 2019, I served by prepaid first class mail a copy of the Notice of Final Cure Payment on all interested parties at the following addresses:

BSI FINANCIAL SERVICES  
ATTN: ACQUISITIONS  
314 S. FRANKLIN STREET, 2ND FLOOR  
TITUSVILLE, PA 16354

CHRISTOPHER M. CARALYUS  
204 GREAT LAWN CT  
BREWSTER, NY 10509

ANNE J. PENACHIO, ESQ.  
PENACHIO MALARA LLP  
245 MAIN STREET, SUITE 450  
WHITE PLAINS, NY 10601

Dated: February 4, 2019

By: /s/ Jesse Furst  
Chapter 13/Staff Member